



## DIVISION OF FINANCE

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Richard J. Weaver  
Commissioner of Finance

December 4, 2009

The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2009, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state chartered banks and trust companies decreased by three from 293 to 290. Three banks merged into other institutions. One state chartered bank closed during this period. There was one new bank charter granted when a federal savings bank converted to a state chartered bank.

Assets in state-chartered banks totaled \$79.6 billion on September 30, 2009, an increase of 6.5 percent from one year earlier. Deposits were \$63.8 billion, up 8.4 percent. Total loans were \$54.9 billion on September 30, 2009, up 0.1 percent.

The equity capital ratio decreased to 9.98 percent. Primary capital, which includes the allowance for loan and lease losses, was also down, to 11.22 percent. The tangible equity capital ratio decreased to 8.69 percent. Despite these changes, capital remains strong in Missouri banks.

Net income in state banks was down 61.3 percent from September 2008. Return on assets among state-chartered banks was -0.12 percent compared to 0.42 percent in September 2008. The income decline is primarily attributed to three banks. The return on assets for the remaining 280 banks was 0.43 percent. Banks continue to strengthen reserves for the potential adverse effects of the economy on loan portfolios, as Allowances for Loan and Lease Losses now average 2.03 percent of total loans.

A handwritten signature in cursive script that reads "Richard J. Weaver".

Richard J. Weaver  
Commissioner of Finance

**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF SEPTEMBER 30, 2009**

THOUSANDS OF DOLLARS	283 BANKS 9/30/2009	286 BANKS 9/30/2008	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$54,947,983	\$54,866,568	\$81,415	0.1%
Allowance for Loan Losses	1,114,864	865,397	249,467	28.8%
Total Assets	79,643,695	74,754,442	4,889,253	6.5%
<b>LIABILITIES</b>				
Total Deposits	63,879,547	58,917,868	4,961,679	8.4%
Total Equity Capital	7,947,331	7,741,333	205,998	2.7%

OPERATING RATIOS	9/30/2009	9/30/2008	CHANGE
Equity Capital/Assets	9.98%	10.36%	-0.38%
Tangible Equity Capital/Assets	8.69%	8.85%	-0.16%
Capital and Allowance for Loan Losses/Assets	11.22%	11.38%	-0.16%
Total Loans/Assets	68.99%	73.40%	-4.40%
Past Due and Nonaccrual Loans/Total Loans	4.74%	3.28%	1.46%
Allowance for Loan Losses/Loans	2.03%	1.58%	0.45%
Average Net Interest Margin	3.74%	3.86%	-0.12%
Return on Assets	-0.12%	0.42%	-0.54%

**NOTES:**

2008 does not include seven nondeposit trust companies.

2009 does not include seven nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF SEPTEMBER 30, 2009**

MILLIONS OF DOLLARS	9/30/2009			9/30/2008	
	283 STATE BANKS	36 NATIONAL BANKS	319 ALL BANKS	323 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	5,570	2,410	7,980	7,131	11.9%
Investment Securities	12,677	11,799	24,476	20,827	17.5%
Total Loans and Leases	54,948	23,976	78,924	79,067	-0.2%
Less: Reserves	1,115	555	1,670	1,209	38.1%
Federal Funds Sold	1,991	351	2,342	3,834	-38.9%
Fixed Assets	1,608	871	2,479	2,392	3.6%
Other Real Estate	807	162	969	492	97.0%
Intangible Assets	1,128	268	1,396	1,489	-6.2%
Other assets	2,030	875	2,905	-2,600	-211.7%
TOTAL ASSETS	\$79,644	\$40,157	\$119,801	\$111,423	7.5%
LIABILITIES					
Total Deposits	63,880	27,558	91,438	86,476	5.7%
Deposits over 100M	11,299	3,616	14,915	14,296	4.3%
Brokered Deposits	6,825	374	7,199	6,649	8.3%
Federal Funds Purchased	2,502	3,362	5,864	6,123	-4.2%
Other liabilities	5,315	6,039	11,354	7,885	44.0%
Total Equity Capital	7,947	3,198	11,145	10,939	1.9%
TOTAL LIABILITIES	\$79,644	\$40,157	\$119,801	\$111,423	7.5%
EARNINGS					
Interest Income	2,808	1,303	4,111	4,523	-9.1%
Interest Expense	1,023	344	1,367	1,858	-26.4%
Net Interest Income	1,785	959	2,744	2,665	3.0%
Provision for Loan Losses	712	457	1,169	627	86.4%
Net Income	-68	-39	-107	493	-121.7%
Cash Dividends	170	115	285	456	-37.5%
Net Loan Losses	543	292	835	449	86.0%